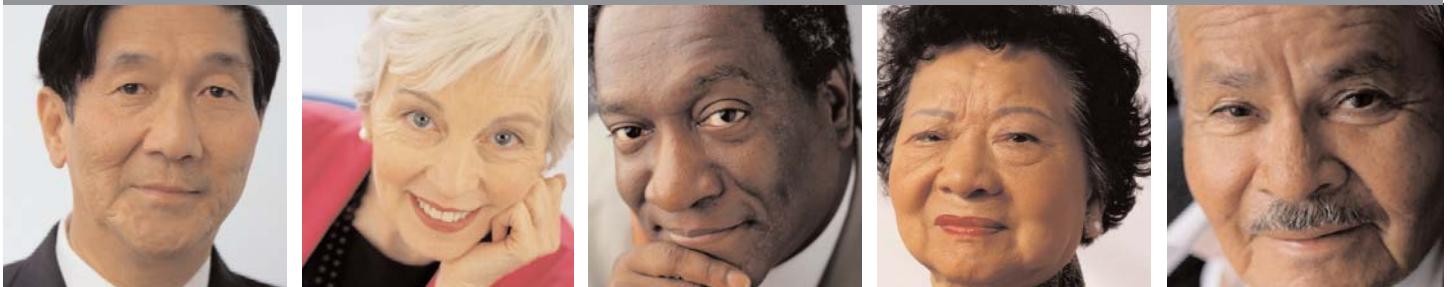
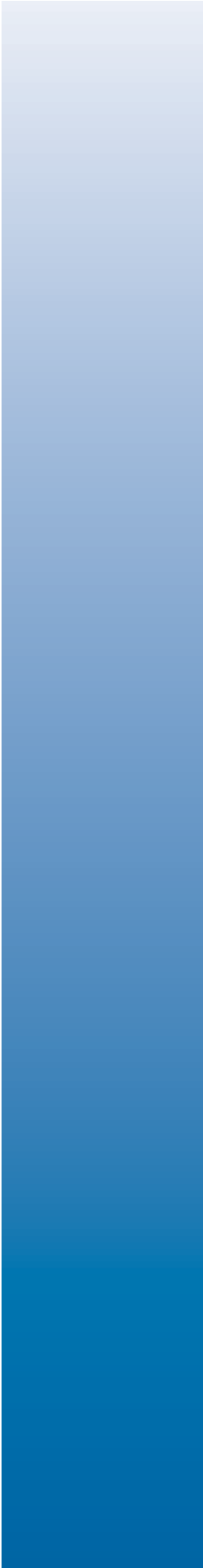


2006 Virginia Medicare Supplement Insurance Premium Comparison Guide



Prepared by
Commonwealth of Virginia
State Corporation Commission



This consumer's Guide should be used for educational purposes only. Nothing in this Guide is intended to be an opinion, legal or otherwise, of the State Corporation Commission, nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this Guide.

June 2006 Printing

Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance
Post Office Box 1157
Richmond, VA 23218

Web Site – www.scc.virginia.gov
Email Address – L&HOutreach@scc.virginia.gov

A Message from the Commissioner



The purpose of the State Corporation Commission's Bureau of Insurance is to serve the people of Virginia in all matters relating to insurance. One of our major concerns is consumer protection and awareness. We strive to make every effort to provide the information you need to make informed decisions when purchasing insurance so that your interests can be safeguarded.

We designed this consumer Guide to give you some basic facts about Medicare and Medicare supplement insurance. As with our auto, homeowner, health and life insurance guides, this Guide offers information to familiarize you with the types of Medicare supplement insurance plans available, and how these policies and plans could be compatible with your individual needs and circumstances. Use this Guide to help you understand the "Medigap" options offered in Virginia and the importance of supplementing your Medicare coverage. By making wise decisions, an educated consumer becomes a protected consumer.

If your questions or problems go beyond the scope of this Guide, my office will provide you with more detailed assistance. To reach the appropriate section within the Bureau of Insurance, refer to the next page in this Guide.

We are here to help you with concerns or problems you have with your Medicare supplement insurance plan or with any other type of insurance. Please let us know if we can be of service.

Alfred W. Gross

A handwritten signature in dark ink, appearing to read "Alfred W. Gross". The signature is fluid and cursive, written over a light blue horizontal line.

Commissioner of Insurance

**IMPORTANT INFORMATION
(HOW TO REACH US)**

**STATE CORPORATION COMMISSION
BUREAU OF INSURANCE**

Physical Deliveries/Visits:

Life & Health Division
1300 E. Main Street
Richmond, VA 23219

Mailing address:

Life & Health Division
P. O. Box 1157
Richmond, VA 23218
fax: 804-371-9944

**HEALTH INSURANCE
CONSUMER SERVICES SECTION**

(VA Toll-free) 1-800-552-7945
(Nationwide Toll-free) 1-877-310-6560
(In Richmond) 371-9691

TDD USERS ONLY

Telecommunications Device for the Deaf
(804) 371-9206

INSURANCE OUTREACH

(Toll Free) 1-877-310-6560
(In Richmond) 371-9092

WEB SITE

www.scc.virginia.gov/division/boi

TABLE OF CONTENTS

| Section | Page |
|--|------|
| Introduction. | 2 |
| Virginia Medicare Supplement Policies Tables | |
| Premiums at Age 65 | 28 |
| Premiums at Age 70 | 59 |
| Premiums at Age 75 | 92 |
| Premiums at Age 80 | 123 |
| Premiums for the Disabled Under Age 65 | 153 |

Introduction

Whether you are currently receiving Medicare benefits, or will soon be eligible for Medicare, or are helping your parents make decisions about their Medicare coverage, this Guide provides the basic information you need to know about Medicare. It provides an overview of what Medicare covers and what it does not. It also discusses the importance of supplementing your Medicare coverage and describes the Medicare supplemental insurance options offered in Virginia.

This Guide has been prepared to assist you in finding and purchasing the Medicare supplement insurance policy that is most appropriate for your needs and budget. It includes information provided by those insurers licensed to sell Medicare supplement insurance in Virginia on or before February 1, 2006 that elected to be represented in this Guide.

You should keep in mind that a particular insurer may have discontinued marketing a specific policy by the time you contact them. The premium figures provided in this Guide are intended to give you, the consumer, an idea of the range of premiums normally charged for such policies and should only be used as a general guide. Phone numbers have been provided so that you can contact any company directly to inquire about its Medicare supplement policies. Enclosed with this Guide you will find a rate comparison chart, allowing you to compare the costs of supplemental coverage offered by private insurance companies currently selling Medicare supplement insurance or “Medigap” insurance in Virginia. All of the information provided in the charts on pages 28 - 159 is subject to change.

In addition to this publication, the Bureau of Insurance makes available to consumers a list of companies that have received approval of policy forms for **Medicare supplement standardized plans** and **Medicare Select** coverage in Virginia. To obtain a copy of this document, you can write to the address on the inside of the cover of this publication or you may call the State Corporation Commission from anywhere in Virginia toll-free at **1-877-310-6560** (TDD/Voice dial **(804) 371-9206**, Richmond residents dial **371-9092**). You may also visit us on our website at <http://www.scc.virginia.gov/division/boi>.

Again, we must emphasize the fact that because a company is “approved” or has approved forms does not guarantee that the company will be actively selling the coverage when you contact them.

Medicare – The Basics

Medicare is a federal program that provides health insurance for people age 65 or older. Most American citizens who have paid into Medicare through their employment are eligible for coverage. Medicare is financed by a portion of the payroll taxes paid by workers and their employers. It is also financed in part by monthly premiums deducted from Social Security checks. The Centers for Medicare and Medicaid Services (CMS) is the agency in charge of the Medicare program. You apply for Medicare at your local Social Security office.

Certain people younger than age 65 can qualify for Medicare, too, including those who have disabilities and those who have permanent kidney failure or Amyotrophic Lateral Sclerosis (Lou Gehrig’s Disease.) The program helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care.

Medicare has four parts: Part A, Part B, Part C and Part D

The Original Medicare Plan is the traditional system, run by the federal government, that covers your Part A and Part B services. Medicare pays its share of the bill and you pay the balance.

Part A is commonly known as hospital insurance. It helps pay for inpatient hospital care, inpatient care in a skilled nursing facility, (following a hospital stay), some home health care and hospice care. There are, however, definite limits and exclusions to what Medicare covers.

For most people, there is no monthly premium for Part A coverage because you or your spouse paid Medicare taxes for at least ten years while you were working. If you have less than ten working years credit, you should contact the Social Security Administration to find out if you are eligible to purchase coverage.

Part B is commonly known as medical insurance. It helps pay for inpatient and outpatient doctors' fees, medical services and equipment, clinical lab services, as well as physical and occupational therapy and outpatient mental health care.

Each individual who is determined to be eligible by the Social Security Administration to receive Medicare benefits will pay a monthly premium of \$88.50 in 2006 for Part B. The premium will automatically be taken out of your Social Security (or Railroad Retirement) check each month. Part B also has a \$124 annual deductible and a 20 percent co-insurance charge for each doctor visit or qualified medical service.

Part C, Medicare Advantage, formerly known as Medicare + Choice, plans are offered by companies that contract with Medicare to provide you with all your Medicare Part A and Part B benefits. Some Part C plans also cover prescription drugs. For more information on these plans, read the Federal booklet, "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare."

Part D Prescription drug coverage that helps pay for medications doctors prescribe for treatment. Beginning January 1, 2006, Medicare prescription drug coverage is available to anyone enrolled in Medicare. Each person on Medicare must decide if he or she wants to enroll in Part D. Delaying enrollment could result in a higher premium.

How is the Medicare Part D coverage offered?

Medicare has contracted with private companies to offer prescription drug plans. To receive benefits you select one of these plans. There are two types of plans to choose from.

1. You can choose to receive your medical benefits from the traditional Medicare program and receive prescription drug coverage through a Medicare Prescription drug plan.
2. You can join a Medicare Advantage Plan with drug coverage. Medicare Advantage Plans can be a Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), Point of Service Option (POS) or Private-Fee-For-Service plan (PFFS) or a Speciality Plan.

There are several plans to choose from in Virginia. If you join a plan, you will pay a monthly premium and pay some of the cost of your prescriptions. How much you pay, what drugs are covered, and which pharmacy you use will vary depending on the plan you choose.

Who is eligible?

You are eligible for the Medicare prescription drug coverage if you are enrolled in Medicare Part A **and/or** Part B.

When can I enroll?

You can enroll anytime before May 15, 2006. Your Medicare prescription drug plan will begin the first day of the month **after** you enroll. New Medicare enrollees will be able to enroll in the prescription drug coverage when they enroll in Medicare. After May 15, the next enrollment opportunity will be November 15, 2006 to December 31, 2006, for coverage beginning January 1, 2007.

If you delay enrollment, you could pay more!

If you do not join a plan by May 15, 2006, and you do not have an existing drug plan that is equal to or better than Medicare coverage, you will have to pay a higher premium if you join later. You will pay at least one percent more for every month you waited to get a Medicare prescription drug plan. You will pay this higher premium for the rest of your life.

How does Medicare prescription drug coverage work?

This is how the basic Medicare drug coverage was designed. Plans are allowed to offer variations of this design.

- You will pay a monthly premium. The average premium is \$32.00 a month.

- You will have to pay the first \$250 of your drug costs each year. This is called a deductible. Some plans offer a lower deductible or no deductible at all.

-After you pay the deductible, Medicare will pay 75 percent of the next \$2,000 of your covered drug costs. You pay 25 percent of these costs or \$500.

-After **total** covered drug costs reach \$2,250, you will pay 100 percent of covered drug costs on the next \$2,850. This is called the coverage gap or **doughnut hole**. Once your out-of-pocket drug costs, not including premiums, reach \$3,600 (\$250 deductible + \$500 coinsurance + \$2,850 coverage gap) Medicare will start paying 95 percent of your covered drug costs. (See chart below)

-Plans may offer additional benefits which could increase premium costs.

| BASIC COVERAGE | | | |
|-----------------|----------------|---------------|--|
| Your Drug Costs | You Pay | Medicare Pays | *Your Total Out-Of-Pocket Costs Per Year |
| \$0-\$250 | 100% (\$250) | \$0 | \$250 |
| \$251-\$2,250 | 25% (\$500) | 75% (\$1,500) | \$750 |
| \$2,251-\$5,100 | 100% (\$2,850) | \$0 | \$3,600 |
| Over \$5,100 | 5% | 95% | \$3,600 + 5% of costs above \$5,100 |

* does not include premium costs

What if I have a Medicare supplement plan with prescription drug coverage?

If you have a Medicare supplement plan with drug coverage you should have received a notice by November 15, 2005, from your insurance company. It explains how your plan will work with Medicare drug coverage and your options.

If you have a Medicare supplement policy H, I or J with drug coverage you must decide if you want to keep it or choose a different policy.

-If you keep the original H, I or J plan **with drug coverage** and do not enroll in a Medicare drug plan you will pay a higher premium if you decide to enroll at a later date.

-If you decide to enroll in a Medicare drug plan during the initial enrollment period, you can keep plan H, I or J with the prescription drug coverage removed or choose a different Medicare supplement plan. Your choices will be plans A, B, C, F, K or L.

What if I have an employer/union plan that supplements Medicare and has drug coverage?

By November 15, 2005, your employer was required to notify you if your plan's prescription benefit is as good as, or better than a Medicare prescription drug plan.

-If your employer drug plan **is as good as or has better coverage than Medicare drug coverage**, you can stay with that plan and join a Medicare prescription drug plan later without paying more. **Make sure you KEEP A COPY of the NOTICE with your important papers.** This is your proof to protect you from a higher premium at a later time.

-If your prescription drug plan **offers less coverage than Medicare drug coverage**, you can keep your plan and add a Medicare drug plan to give you more complete coverage.

OR

-If you stay on your current drug plan and decide to join a Medicare prescription drug plan later (after May 15, 2006), your Medicare drug plan premium will be higher.

What if I am enrolled in Medicare and my supplemental insurance does not have prescription drug coverage?

If you are enrolled in a Medicare supplement policy that **does not** have prescription drug coverage, you need to carefully consider your options.

- You can keep your Medicare supplement policy and enroll in Medicare prescription drug coverage.

- You can keep your Medicare supplement policy and not enroll in a Medicare plan. If you do not enroll during the six month enrollment period, you will have to pay a higher premium if you choose to enroll at a later time. The longer you wait to enroll, the higher the premium will be.

- You can choose to receive your Medicare benefits, including Medicare drug coverage, through a Medicare Advantage Plan (HMO, PPO, POS, PFFS or a Specialty Plan) instead of through traditional Medicare and a supplement.

What if I'm enrolled in a Medicare Advantage Plan?

If your Medicare Advantage Plan provides drug coverage equal to or better than Medicare's prescription drug coverage you are **not** eligible to enroll in a Medicare prescription drug plan. Your Medicare Advantage Plan should have sent your 2006 coverage information sometime before November 15, 2005.

What if I have military retiree or veterans prescription drug benefits?

Individuals enrolled in TRICARE-for-life **and/or** receiving veteran's prescription benefits **do not** need to enroll in a Medicare plan. Both of these programs are considered to be comparable to Medicare's drug coverage.

What if I can't afford a prescription drug plan?

People whose income and resources fall below a set amount will qualify for extra help paying their premium and for some of the cost of their prescriptions. If you are on Medicare and receiving full Medicaid benefits (including prescription drug coverage) you will be automatically enrolled in Medicare's drug coverage to get the extra help.

How do I choose a Medicare prescription drug plan?

You should compare the costs of your prescriptions with the benefits provided by each of the plans to make sure you are making the best choice. Information about the plans are available at www.medicare.gov or at 1-800-Medicare. The Virginia Insurance Counseling and Assistance Program (VICAP) has counselors available across the state to help you compare your choices and understand Medicare drug coverage. Call 1-800-552-3402 to find a counselor nearest you. VICAP counselors offer free services and provide unbiased information. These counselors are not licensed to sell insurance.

Get the facts before you enroll in a plan!

Things to consider when comparing Medicare drug plans:

Premium - How much will you pay for monthly premiums?

Deductible - How much do you pay toward your prescription drug costs before the Medicare prescription drug plan pays benefits?

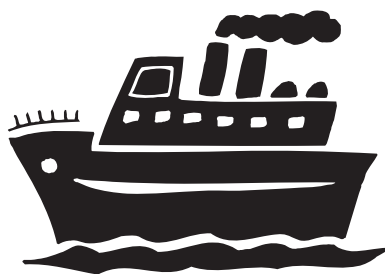
Formulary - Does the plan cover all the medications you are taking? If not, does it cover the most expensive ones? Each plan will have its own formulary (list of drugs) it covers.

Cost - How much will you pay for your prescriptions? Most Medicare drug plans have a tiered formulary. This means your share of the costs will vary depending on the drug.

Pharmacy - Can you fill your prescriptions at the pharmacy you use regularly? Can you fill your prescriptions when you travel?

Enrolling in Medicare – Don't Miss the Boat!

You will enroll in Medicare when you apply for your Social Security retirement income, usually at age 65. If you applied for and are receiving Social Security retirement income or Railroad Retirement benefits before you turned 65, you are probably already enrolled in Medicare. If you are not sure of your Medicare enrollment status, call your local Social Security office.



Overview of Medicare A & B for 2006

Part A

| For each benefit period * | You Pay: |
|---|---|
| Inpatient Hospital First 60 days Day 61-90 Beyond 90 days | \$952 deductible \$238 per day \$456 per day |
| Skilled Nursing Facility First 20 days Days 21-100 beyond 100 days | Nothing \$119 per day All costs |
| Home Health Care | Nothing For Medicare approved services |
| Hospice Care | Generally nothing for most costs as long as a doctor certifies the need (Costs for prescriptions and respite care are shared) |
| Blood Unlimited during the benefit period if medically necessary | For first 3 pints of blood |

***Benefit period starts when you enter the hospital or nursing facility and ends 60 days after discharge.**



Overview of Medicare A & B for 2006

Part B

You Pay:

\$88.50 per month premium
\$124 deductible for each calendar year

AND

| | |
|---|---|
| Physician's Services | 20% |
| Inpatient and Outpatient Medical and Surgical services and Supplies | 20% |
| Durable Medical Equipment | 20% |
| Outpatient Mental Health | 50% |
| Physical and Occupational Therapy | 20% |
| Clinical Laboratory Services | 20% |
| Home Health Care | Nothing for services; 20% of durable medical equipment |
| Blood | For the first 3 pints; 20% thereafter |



Enrollment

Your enrollment period begins three months before your 65th birthday and ends three months after your birthday month. The federal government advises signing up for Medicare three months before your 65th birthday so that Medicare will be effective on the first day of the month of your birthday.



If you fail to enroll for Medicare during your seven month eligibility period, you can enroll between January 1 and March 31 of any year after you become eligible. This is called the General Enrollment period. However, you will have to pay a penalty for late enrollment. The cost of Part B will go up ten percent for every 12 months you could have had Part B coverage but did not sign up for it. You will have to pay this extra ten percent for the rest of your life.

When to Waive Part B

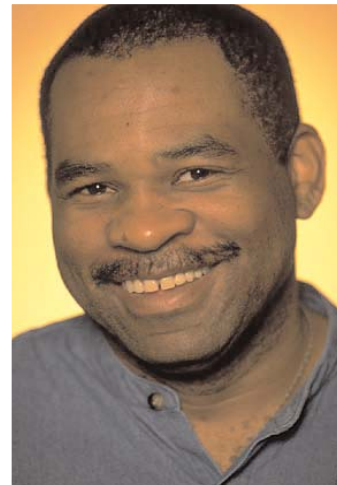
Everyone who enrolls in Part A is automatically eligible to be enrolled in Part B as well. If you are over 65, are still working and are covered under an employer's health plan (or are covered under a working spouse's health plan), you can delay enrolling in Medicare Part B coverage. You will not have to pay the Part B monthly premium until you need it. If you want to delay enrolling in Part B, you must contact Social Security at 1-800-772-1213 (TTY at 1-800-325-0778) and tell them you want to waive your right to Part B coverage. Before deciding to waive Part B, find out what your coverage is under your employer's plan. You should ask if there is a dollar limit to the coverage, how much out-of-pocket costs you will have to pay, how long the coverage will last, and if your spouse is included in your coverage.

If you choose to delay Part B, remember that when you retire or when your job-related insurance coverage ends, you then have eight months to notify Medicare and sign up for Part B without getting a late enrollment penalty charge added to your premium. If you miss this eight month Special Enrollment, you will have to wait until the next General Enrollment period. **Once you enroll in Part B, you have six months to purchase Medicare supplemental insurance without medical underwriting.** This means you cannot be denied coverage because of health problems during the six month open enrollment period.

You must be enrolled in Part B if you want to be able to join Original Medicare or get your Medicare benefits from any of the Medicare Advantage plans. You must also have Part B to purchase Medigap insurance.

Medicare Supplement Open Enrollment for the Disabled Under Age 65

Under federal law, if you become eligible for Part B benefits before age 65 because of a disability including ESRD (**E**nd **S**tage **R**enal **D**isease - permanent kidney failure) or Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease) you are guaranteed the Medigap policy of your choice when you reach age 65. During the six months after you turn 65, you cannot be refused a Medigap policy because of your disability or for other health reasons. Since Medicare counts as creditable coverage, you will not have to wait for coverage of pre-existing conditions unless you have been covered under Medicare for less than six months.



Supplementing your Medicare coverage

Buying supplemental Medicare coverage is not required, but it is highly recommended.

If you are covered by Original Medicare (as most people are), supplementary coverage is considered necessary.

In Virginia, there are three ways to supplement your Medicare coverage. 1) You can purchase a Medigap policy from a private insurance company. 2) You can purchase a Medicare Advantage plan. 3) Your most recent employer may offer Medicare supplemental coverage through a retiree health plan. You need only purchase one of these three options. Any of these insurance products should pay most or all of the coinsurance and deductible amounts charged by the Original Medicare Plan. The difference is in who manages the benefits and the billing for you.

Supplemental insurance is meant to supplement Medicare, not to replace any part of Medicare coverage. Regardless of the policy or plan you choose, you will most likely pay a premium (annual or monthly) for Medicare supplemental insurance, which will vary depending on the amount of coverage you buy. This is in addition to your Part B and Part D Medicare premium.

Medicare Supplement Insurance

Medicare supplement insurance or “Medigap” insurance, is private health insurance designed specifically to supplement Medicare benefits by filling some of the gaps in Medicare coverage. Many Medigap policies will provide coverage for Medicare deductibles and coinsurance amounts in addition to paying for many limited health services that are not covered by Medicare.

In the past shopping for Medigap insurance was extremely confusing and difficult because companies offered policies with completely different benefits at a wide range of prices. Since 1992, however in Virginia, insurance companies may only sell Medicare supplement insurance in ten standardized plans, designated “A” through “J”. This year two new additional plans **K & L** have been added. All insurance companies do not sell all 12 plans; however, they must all offer plan A. The benefits of all 12 plans are identical from company to company, so comparison shopping for price is important.

Medicare Supplement Insurance High Deductible Options

A few insurance companies offer a “high deductible option” for plans **F** and **J**. This option requires you to pay \$1,790 out-of-pocket annually before the plan pays anything. Insurance policies with a high deductible option generally cost less than those with lower deductibles.

Don’t forget that there are additional deductibles that must be met with plans F and J. With plan J, there is a separate prescription drug deductible of \$250 per year. *In addition, plans F and J have a separate foreign travel emergency deductible of \$250 per year.

*Applies to existing Plan J, plans with prescription drug coverage. Plan J with prescription drug coverage is no longer available for purchase.

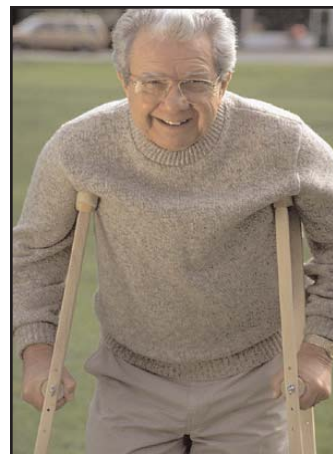
Medicare Select

In addition to traditional “Medigap” insurance, a limited number of “**Medicare Select**” policies are available in Virginia. A Medicare Select policy must be one of the 12 standardized plans, but you must receive most medical care from providers who have contracted with the Medicare Select issuer. These policies are generally very affordable because of the restricted provider network. You should review all information about these policies carefully, however, to be sure you understand the provider network limitations and restrictions which may require you to use specific hospitals and doctors. If you do not follow the Medicare Select policy provisions, Medicare will still pay its portion, but the Medicare Select company is not required to pay your hospital deductible or copayments.

Medicare Supplement Insurance Options for the Disabled Under Age 65 (See Chart Pages 153 - 159)

Medicare supplement policies for the disabled under the age of 65 that are sold by the companies listed in this Guide are **not guaranteed issue**. This means that the company will ask medical questions and may refuse to cover some types of medical conditions. The only exceptions to this are Anthem Blue Cross/Blue Shield, which offers Plan F as guaranteed issue and Blue Cross/Blue Shield of the National Capital Area - Carefirst (GHMSI) offering Plans A, C and F.

Additionally, some companies may offer Medicare supplement insurance to you if you are a disabled person on Medicare and are currently insured with them. You may wish to check with your present insurance company to see if it will provide you with a Medicare supplement policy.



Supplemental Medicare Coverage through a Retirement Plan



Some people have the option of supplementing their Medicare coverage through an employer's retirement plan, rather than purchasing a Medigap policy or joining a Medicare HMO. If your retiree policy provides unlimited prescription drug benefits, or other benefits not covered by Medicare or the supplemental options covered in this Guide, you should think seriously before dropping the policy for a less expensive choice. In most cases, you

will not be able to get the retiree policy back once you have dropped it. Make sure to find out the policy's limitations and if it includes coverage for spouses.

Qualified Medicare Beneficiary and Specified Low-Income Beneficiary Programs

Besides the standard Medical Assistance program, there are other programs available through your local department of social services that are designed specifically to help certain low-income Medicare beneficiaries meet their health care costs. These are the **Qualified Medicare Beneficiary (QMB) program; the Specified Low-Income Medicare Beneficiary (SLMB) program; and the Qualified Individual (QI-1 and QI-2) programs** .

While these programs do not necessarily eliminate the need for private insurance to supplement Medicare benefits, they could save you hundreds of dollars each year in health care costs if you qualify for assistance.

The **QMB** program pays Medicare's premiums, deductible, and coinsurance amounts for certain elderly and disabled persons who are entitled to Medicare Part A, whose annual income is at or below the national poverty level, and whose savings and other resources are very limited. The **QMB** program offers the same coverage you would get in a Medigap policy, plus it pays your Part B premium. Reminder: A person may have to use Medicaid participating providers for all coinsurance amounts to be paid.

The **SLMB** program is for persons entitled to Medicare Part A whose incomes are slightly higher than the national poverty level. Your income cannot exceed the national poverty level by more than 20 percent. If you qualify for assistance under the **SLMB** program, the state will pay your Medicare Part B premium. You will be responsible for Medicare's deductible, coinsurance, and other related charges.

In addition, Medical Assistance programs require states to pay for part of Medicare's Part B premium for certain groups of low-income Medicare beneficiaries. This is the Qualified Individual program, which has two categories (QI-1 and QI-2) based on level of income. Contact your local department of social services or Virginia Insurance Counseling and Assistance Program (VICAP) at 1-800-552-3402 for more information.

VICAP

Remember there is a program available to provide insurance counseling, free of charge, to individuals over age 60 and their families. The program provides assistance in making decisions about Medicare supplement insurance, as well as long-term care insurance, Medicare, Medicaid and medical bills. This program is called VICAP (the Virginia Insurance Counseling and Assistance Program). You may obtain additional information about this program by calling the Virginia Department for the Aging at (804) 662-9333 or 1(800) 552-3402.

Insurance Company Ratings

In addition to the information we have provided in this Guide, many consumers inquire as to how they may obtain independent ratings on insurance companies. Information is available from a number of rating services, and may be obtained from many local and university libraries free of charge. Reference librarians at these facilities are usually available to provide assistance to consumers. The Bureau of Insurance does not maintain its own rating service. You may contact the following rating organizations by telephone or web site.

A.M. Best **1-908-439-2200**

To obtain one free rating. Web Site - www.ambest.com

Standard & Poor's **1-212-438-2400**

To obtain individual claims paying ability ratings at no cost. Web site - www.standardpoor.com

Moody's **1-212-553-0377**

To obtain their financial strength and debt ratings at no cost. Web site - www.moody.com

Fitch Ratings **1-212-908-0500**

To obtain one financial strength rating at no cost.
Web site - www.fitchratings.com

Weiss Ratings, Inc. **1-800-289-9222**

To obtain an individual rating at a cost of \$15.00 to your credit card. A one-page report on your company costs \$25.00. Web site - www.weissratings.com

The above companies will provide additional written information, which usually involves a fee. The Bureau of Insurance in no way endorses any of the above services. If you so choose to subscribe to any rating services, please keep in mind that their ratings serve as an indicator and not as a guarantee of solvency.

Insurance Outreach

The Life and Health Division of the Bureau of Insurance offers free consumer outreach programs on a number of insurance topics. Speakers will talk to your group or organization on the insurance topic you choose, and will try to help answer any general questions you have about insurance.



For more information, please contact:

**Bureau of Insurance
Life and Health Division
Insurance Outreach Coordinator
PO Box 1157
Richmond, VA 23218
Toll Free 1-877-310-6560
Local (804) 371-9092
Web Site - www.scc.virginia.gov
E-mail address - L&HOutreach@scc.virginia.gov**

| 12 Standard Medicare Supplement Plans | | | | | | | | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Basic Benefits | Plan A | Plan B | Plan C | Plan D | Plan E | Plan F | Plan G | Plan H | Plan I | Plan J | Plan K | Plan L |
| Part A Hospital Day 61-90 Coinsurance Day 91-150 Coinsurance 365 more days - 100% | X X X | X X X | X X X | X X X | X X X | X X X | X X X | X X X | X X X | X X X | X X X | X X X |
| Part B Coinsurance or Copay | X | X | X | X | X | X | X | X | X | X | 50% | 75% |
| Parts A & B Blood | X | X | X | X | X | X | X | X | X | X | 50% | 75% |
| Additional Benefits | A | B | C | D | E | F | G | H | I | J | K | L |
| Skilled Nursing Facility Coinsurance Day 21-100 | | | X | X | X | X | X | X | X | X | 50% | 75% |
| Part A Deductible | | X | X | X | X | X | X | X | X | X | 50% | 75% |
| Part B Deductible | | | X | | | X | | | | X | | |
| Part B Excess | | | | | | 100% | 80% | | 100% | 100% | | |
| Foreign Travel Emergency | | | X | X | X | X | X | X | X | X | | |
| At-Home Recovery | | | | X | | | X | | X | X | | |
| Preventive Medical Care | | | | | X | | | | | X | | |
| Out-of-pocket annual limit | | | | | | | | | | | \$4,000 | \$2,000 |

*Plan K and L pay 100% of Part B coinsurance for preventive services

Insurance Companies are limited to selling the 12 standard Medicare supplement plans shown above. All companies selling Medicare supplement insurance must sell Plan A. Companies may sell any or all of Plans B through L. All 12 standardized Medicare supplement plans are guaranteed renewable. This means the company cannot individually cancel your policy for any reason as long as you pay the premium and did not give false information on your application. *High deductible plans may be available for Plans F and J. The plan benefits are the same, but you must pay the first \$1,790 of out-of-pocket expenses before the plan will pay benefits.

Virginia Medicare Supplement Policies How to Read the Premium Charts

The following information is provided for each company:

Insurance Company Name/Telephone Number/Website Address:

Information included in this Guide was compiled through a survey of all companies licensed to sell Medicare supplement in Virginia. If a company is not listed in this Guide, it may not be authorized to sell Medicare Supplement Insurance products in Virginia or it did not respond to our survey. The telephone number should be used to obtain information from the company about its Medicare supplement policies. The website address is also included for additional information about each company.

Policy Fee:

A policy fee is a one-time amount, in addition to the premium, added to a policy at issue. It usually is intended to cover some of the insurer's administrative costs in issuing the policy.



Area:

"A" means the company does not differentiate rates by area and charges the same premium in all parts of **Virginia**.

"Z" means the premiums can differ by zip code or area of the state in which you live. For those insurers whose premiums vary by zip code, premium figures shown are for Richmond residents.

Prem Type (Premium Type):

All health insurers must choose a method to "rate" your Medicare supplement premiums. The "rating" method is used in calculating your initial premium and indicates whether your premium will change each year due to a change in your age. Three different premium types are represented in the comparison tables. When deciding which premium type best suits your needs, you should carefully consider the potential differences in premiums over the long term of the policy rather than simply comparing initial costs.

"AA" (Attained Age) Premiums are based on the covered individual's age at the time of application of the policy or certificate. Premiums will increase as he or she ages, regardless of his or her age when he or she first enrolled.

"IA" (Issue Age) Premiums are based upon the covered individual's age at the time of purchase of the policy or certificate. Premiums do not increase due to increase in age.

COMM" (Community) means the premium will be the same for all ages in the same geographical area.

Guar. Issue (Guaranteed Issue):

"Y" means the company cannot reject you for health reasons.

"N" means you can be rejected for health reasons (after the six month open enrollment period).

Crossover:

"Y" means that Medicare will forward your claims directly to the insurance company through whom you have your Medicare Supplement policy because the company is included in a crossover contract with Medicare.

"N" means that Medicare will not forward your claims directly to the company through whom you have your Medicare Supplement policy except when required to do so when you use a participating provider. When you do not use a participating provider you must submit your claims to the insurance company.

Pre-X Wait (Pre-existing Condition Waiting Period):

This shows the number of months you will have to wait before the conditions (medical conditions that existed, were diagnosed, or were being treated before you applied for Medicare supplement insurance.)



Date Approved:

This column shows the date the premium rates were approved by the Bureau of Insurance.

Premiums:


Annual premiums shown are effective as of **February 1, 2006**, and may be subject to change. We recommend you contact the insurance company to verify product information and current rates.


Sex:


Unless otherwise stated, premiums are the same for men and women.


Age:

Age 65 annual premiums appear
on pages 28 - 58 

Age 70 annual premiums appear
on pages 59 - 91 

Age 75 annual premiums appear
on pages 92 - 122 

Age 80 annual premiums appear
on pages 123 - 152 

Age 65 Disabled annual premiums appear
on pages 153 -159 

Virginia Medicare Supplement Policies

Plan A - offers coverage for basic benefits.

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$787 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,008 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$878 |
| American Republic Insurance Co. (888) 755-3065 www.aric.com | Z | AA | N | Y | 0 Mo | 1/9/06 | \$1,017 |
| Anthem BlueCross/Blue Shield(Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,140 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$890 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,125 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$2,793 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25 www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,412 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25 www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,229 |

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$962 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,071 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$973 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$654 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,072 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,858 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$964 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$837 |
| Equitable Life & Casualty Insurance Co. (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,155 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$993 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$700 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,462 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo. | 10/24/05 | \$1,320 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$1,349 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,203 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,045 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 2/23/05 | \$728 |
| Mutual of Omaha Insurance Co. ♦ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,074 |
| Mutual of Omaha Insurance Co. ❖ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$934 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,116 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a Fraternal benefit Society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$1,718 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$1,223 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$1,099 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$1,452 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$1,050 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$870 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$923 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 www.statemutualinsurance.com | Z | AA | N | Y | 0 Mo | 9/22/05 | \$1,420 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,113 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$968 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$1,253 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Contact your local State Farm agent.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$960 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 2 Mo | 8/29/05 | \$1,096 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$875 |

Virginia Medicare Supplement Policies

Plan B - offers coverage for basic benefits plus Part A deductible.

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,021 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,426 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,242 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,488 |
| Anthem BlueCross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,200 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,205 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,384 |
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$1,241 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$895 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,878 |

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.coninentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,684 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,234 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,074 |
| Equitable Life & Casualty Insurance Co. (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,368 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$1,036 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$1,895 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,563 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,359 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,660 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$2,384 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$1,463 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$1,252 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$1,617 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,212 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 www.statemutualinsurance.com | Z | AA | N | Y | 0 Mo | 9/22/05 | \$1,612 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,215 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-0102 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,056 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$1,496 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,188 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 8/29/05 | \$1421 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and foreign travel emergency.

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,223 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,763 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,536 |
| American Republic Insurance Co. (888) 755-3065 www.aric.com | Z | AA | N | Y | 0 Mo | 1/9/06 | \$1,631 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,800 |
| Anthem BlueCross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,464 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,413 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,610 |
| BlueCross/BlueShield of the National Capital Area-Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$3,237 |

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday. Your actual premium may vary based on your discount eligibility.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|--|------|-----------|------------|------------|------------|---------------|---------|
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,429 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,293 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25 www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,756 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25 www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,527 |
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$1,711 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,032 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,711 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,431 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,383 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,202 |
| Equitable Life & Casualty Insurance Co. (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,650 |
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$1,825 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$1,196 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,878 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,700 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,398 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,874 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,629 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,572 |
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$2,782 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$1,553 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,476 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$1,392 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 www.statemutualinsurance.com | Z | AA | N | Y | 0 Mo | 9/22/05 | \$1,967 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,457 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,267 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$1,699 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,488 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 8/29/05 | \$1,669 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan D - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and at-home recovery.

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,124 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,497 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,303 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflif.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,305 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,458 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,377 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25 www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,198 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,260 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,145 |

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday. Your actual premium may vary based on your discount eligibility.

⌘ Plans A-L are Guaranteed Issue for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$977 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,657 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,486 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,165 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,013 |
| Equitable Life & Casualty Insurance Co. (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,432 |
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$1,442 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$1,756 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,615 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,404 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Mutual of Omaha Insurance Co. ♦ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,304 |
| Mutual of Omaha Insurance Co. ❖ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,135 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$1,423 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$1,185 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$985 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 www.statemutualinsurance.com | Z | AA | N | Y | 0 Mo | 9/22/05 | \$1,669 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,159 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,008 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,368 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 8/29/05 | \$1,572 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,299 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan E - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency and preventive care.

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan E |
|--|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,124 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,050 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,352 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,212 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$855 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$743 |
| Equitable Life & Casualty Insurance Co. (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,485 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 2/23/05 | \$1,098 |

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday. Your actual premium may vary based on your discount eligibility.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan E (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan E |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Pyramid Life Insurance Co. ♦ (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo. | 10/21/05 | \$1,293 |
| Pyramid Life Insurance Co. ❖ (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$1,175 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$931 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,224 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,063 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan F - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), and foreign travel emergency.

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,232 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,829 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,593 |
| American Republic Insurance Co. (888) 755-3065 www.aric.com | Z | AA | N | Y | 0 Mo | 1/9/06 | \$1,420 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,836 |
| Anthem BlueCross/Blue Shield (Standard) ** (800) 443-6646 www.anthem.com | A | COMM | Y | Y | 6 Mo | 10/31/05 | \$5,736 |
| Anthem BlueCross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,548 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,574 |
| Bankers Fidelity Life Insurance Co. + (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$944 |

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday. Your actual premium may vary based on your discount eligibility.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

** Guaranteed Issue policy is available to individuals who are over age 65 1/2 and fail medical underwriting.

+ This premium quote is for the High Deductible plan only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,542 |
| Bankers Life & Casualty Co. + (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$273 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$3,460 |
| BlueCross/BlueShield of the National ♦ Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,435 |
| BlueCross/BlueShield of the National ❖ Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,299 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,714 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,490 |
| Central Reserve Life Insurance Co. ♦ + (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$610 |
| Central Reserve Life Insurance Co. ❖ + (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$531 |
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$1,793 |

- ♦ This premium quote is based on Male only.
- ❖ This premium quote is based on Female only.
- + This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,449 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,341 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,196 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,291 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,055 |
| Continental General Insurance Co. ♦ + (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$547 |
| Continental General Insurance Co. ❖ + (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$491 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,491 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,296 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continue)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Equitable Life & Casualty Insurance Co. (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,760 |
| Equitable Life & Casualty Insurance Co. + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$792 |
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$1,693 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$1,206 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,783 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,617 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,514 |
| Guarantee Trust Life Insurance Co. + (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$424 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,931 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,679 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 2/23/05 | \$1,221 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Mutual of Omaha Insurance Co. ♦ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,371 |
| Mutual of Omaha Insurance Co. ❖ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,193 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,572 |
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$3,052 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$1,898 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$1,611 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$1,945 |
| Pyramid Life Insurance Co. + (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$489 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$1,859 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,519 |
| Standard Life & Accident Insurance Co. + (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$455 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$1,405 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$1,951 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,500 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,304 |
| Sterling Investors Life Insurance Co. ♦ + (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$612 |
| Sterling Investors Life Insurance Co. ❖ + (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$533 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$1,701 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,488 |
| Unicare Life & Health Insurance Co. + (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 10/26/05 | \$276 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 2 Mo | 3/30/05 | \$2,090 |
| United American Insurance Co. + (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 5/20/05 | \$598 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,520 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Call your local State Farm agent.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan G - offers coverage for basic benefits plus skilled nursing
conisurance, Part A deductible, Part B excess (80%), foreign
travel emergency, and at-home recovery.

Age 65 - Annual Premiums

| Company | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|--|------|--------------|---------------|---------------|---------------|------------------|-----------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,133 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,370 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,389 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,208 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,284 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,168 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,769 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,586 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,185 |

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday. Your actual premium may vary based on your discount eligibility.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,031 |
| Equitable Life & Casualty Insurance Co. (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,514 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,438 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,296 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$1,705 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | N | Y | 0 Mo | 2/25/05 | \$1,613 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | N | Y | 0 Mo | 2/25/05 | \$1,369 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$1,531 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,063 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,191 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,035 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G (continued)

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|---|------|-----------|------------|------------|------------|---------------|---------|
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 2 Mo | 8/18/05 | \$1,968 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,334 |

Virginia Medicare Supplement Policies

Plan H - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan H |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options ▲ United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,054 |
| Anthem BlueCross/Blue Shield (Standard) ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,472 |
| Equitable Life & Casualty Insurance Co. (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,426 |

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday. Your actual premium may vary based on your discount eligibility.

⌘ Plans A-L are Guaranteed issue except for ESRD.

▲ Plans H-J exclude the drug benefit.

▼ Plans H-J include the drug benefit.

Virginia Medicare Supplement Policies

Plan I - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (100 %), foreign travel emergency, at-home recovery, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan I |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < ▲ (800) 523-5800 www.aarphealthcare.com | A | COMM | Y | Y | 3 Mo | 10/21/05 | \$1,063 |
| Anthem BlueCross/Blue Shield (Standard) ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,760 |
| Anthem BlueCross/Blue Shield (Select) ^ ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,280 |
| Equitable Life & Casualty Insurance Co. (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,453 |

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday. Your actual premium may vary based on your discount eligibility.

^ Medicare Select policies are not available to all areas. Call for information on availability.

▲ Plans H-J exclude the drug benefit.

▼ Plans H-J include the drug benefit.

Virginia Medicare Supplement Policies

Plan J - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), foreign travel emergency, at-home recovery, preventive care, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$3,000).

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan J |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. ▲ < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,239 |
| Anthem BlueCross/Blue Shield (Standard) ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$3,708 |
| Anthem BlueCross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$3,348 |
| Bankers Life & Casualty Co. ▼ (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/8/05 | \$1,148 |
| Equitable Life & Casualty Insurance Co. (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,836 |
| Equitable Life & Casualty Insurance Co. + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$826 |

< Rates listed include the Early Enrollment, Spouse, and Electronic Funds Transfer discounts and are available to individuals 65 and older who apply for coverage within 3 years of their (a) Medicare Part B effective date or (b) 65th birthday. Your actual premium may vary based on your discount eligibility.

⌘ Plans A-L are guarantee issue except for ESRD.

▲ Plans H-J exclude the drug benefit.

▼ Plans H-J include the drug benefit.

+ This premium quote is for the High Deductible plan only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan K

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan K |
|--|------|-----------|------------|------------|------------|---------------|--------|
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/8/05 | \$504 |

Benefits for Plan K

- 100% of Part A hospitalization coinsurance plus coverage for 365 days after Medicare benefits end.
- 50% of Medicare-eligible expenses for the first three pints of blood.
- 100% Part B coinsurance for Part B preventive services.
- 50% skilled nursing facility coinsurance.
- 50% Part A deductible.
- 50% hospice cost-sharing for all Medicare Part A eligible expenses and respite care.
- Plan pays 100% of Medicare co-payments, coinsurance and deductibles for the rest of the calendar year after a \$4,000 out-of-pocket annual limit is reached. The limit does not include expenses that exceed Medicare approved amounts.

Virginia Medicare Supplement Policies

Plan L

Age 65 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan L |
|---|------|-----------|------------|------------|------------|---------------|--------|
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/8/05 | \$742 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/06/05 | \$876 |

Benefits for Plan L

- 100% of Part A hospitalization coinsurance plus coverage for 365 days after Medicare benefits end.
- 75% of Medicare-eligible expenses for the first three pints of blood.
- 75% Part B co-insurance, except 100% coinsurance for Part B preventive services.
- 75% skilled nursing facility co-insurance.
- 75% Part A deductible.
- 75% hospice cost-sharing for all Medicare Part A eligible expenses and respite care.
- Plan pays 100% of Medicare co-payments, coinsurance and deductibles for the rest of the calendar year after a \$2,000 out-of-pocket annual limit is reached. The limit does not include expenses that exceed Medicare approved amounts.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan A - offers coverage for basic benefits.

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,171 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,179 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,026 |
| American Republic Insurance Co. (888) 755-3065 www.aric.com | Z | AA | N | Y | 0 Mo | 1/9/06 | \$1,222 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,236 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$997 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,278 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$2,793 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,580 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,374 |

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$1,012 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,557 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1384 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$736 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,507 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,248 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,084 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$942 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,407 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,248 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$1,080 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$933 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,641 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,486 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$1,590 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,356 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,179 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$812 |
| Mutual of Omaha Insurance Co. ♦ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,273 |
| Mutual of Omaha Insurance Co. ❖ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,108 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,245 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$1,956 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$1,342 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$1,264 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo. | 10/21/05 | \$1,812 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$1,219 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,029 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$1,162 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$1,662 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,247 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,084 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$1,437 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Contact your local State Farm agent.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,188 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 2 Mo | 8/29/05 | \$1,257 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$961 |

Virginia Medicare Supplement Policies

Plan B - offers coverage for basic benefits plus Part A deductible.

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,514 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,684 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,467 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,572 |
| Anthem Blue Cross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,344 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,349 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,635 |
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$1,316 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,011 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,273 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,038 |

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,406 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,222 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,683 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,493 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$1,330 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,223 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,773 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,542 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,847 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$2,766 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$1,620 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$1,490 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$1,855 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,432 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$1,920 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,362 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,184 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$1,757 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,440 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 8/29/05 | \$1,613 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and foreign travel emergency.

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,812 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,037 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,773 |
| American Republic Insurance Co. (888) 755-3065 www.aric.com | Z | AA | N | Y | 0 Mo | 1/9/06 | \$1,916 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,980 |
| Anthem BlueCross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,608 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflif.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,552 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,895 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$3,237 |
| BlueCross/BlueShield of the National ♦ Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,708 |

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|---|------|-----------|------------|------------|------------|---------------|---------|
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com ❖ | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,545 |
| Central Reserve Life Insurance Co. (800) 284-2898 Policy Fee is \$25. www.centralreserve.com ♦ | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,968 |
| Central Reserve Life Insurance Co. (800) 284-2898 Policy Fee is \$25. www.centralreserve.com ❖ | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,712 |
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$1,814 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,166 |
| Continental General Insurance Co. (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com ♦ | Z | AA | N | Y | 0 Mo | 11/30/05 | \$3,282 |
| Continental General Insurance Co. (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com ❖ | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,944 |
| Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com ♦ | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,552 |
| Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com ❖ | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,350 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,038 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,808 |
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$1,999 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$1,489 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,116 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,914 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,816 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,102 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,829 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,749 |
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$3,253 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$1,835 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,747 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$1,753 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$2,281 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,615 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,404 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$1,996 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,848 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 8/29/05 | \$2,187 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan D - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and at-home recovery.

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,666 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,773 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,541 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflifc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,464 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,750 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,542 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,341 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,831 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,627 |

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,114 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,007 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,800 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,323 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,151 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,798 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,595 |
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$1,582 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,063 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

PlanD (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,834 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,595 |
| Mutual of Omaha Insurance Co. ♦ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,546 |
| Mutual of Omaha Insurance Co. ❖ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,345 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo. | 10/21/05 | \$1,423 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$1,445 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,169 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$1,989 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,302 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,132 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,500 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|---|------|-----------|------------|------------|------------|---------------|---------|
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 8/29/05 | \$2,080 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,434 |

Virginia Medicare Supplement Policies

Plan E - offers coverage for basic benefits plus skilled nursing coinsured, Part A deductible, foreign travel emergency, and preventive care.

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan E |
|--|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,666 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,249 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,635 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,466 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$970 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$843 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,850 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,642 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$1,273 |

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan E (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan E |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Pyramid Life Insurance Co. ♦ (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo. | 10/21/05 | \$1,654 |
| Pyramid Life Insurance Co. ❖ (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo. | 10/21/05 | \$1,504 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,100 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,374 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,194 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan F - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B Deductible, Part B excess (100%), and foreign travel emergency.

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,825 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,114 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,839 |
| American Republic Insurance Co. (888) 755-3065 www.aric.com | Z | AA | N | Y | 0 Mo | 1/9/06 | \$1,676 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,028 |
| Anthem BlueCross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,704 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflifc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,702 |
| Bankers Fidelity Life Insurance Co. + (866) 458-7500 www.bflifc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,022 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,869 |
| Bankers Life & Casualty Co. + (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$326 |

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible Plan only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|--|------|-----------|------------|------------|------------|---------------|---------|
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$3,460 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,715 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,552 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,919 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,669 |
| Central Reserve Life Insurance Co. ♦ + (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$683 |
| Central Reserve Life Insurance Co. ❖ + (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$594 |
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$1,890 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$2,069 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,884 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,351 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,773 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,487 |
| Continental General Insurance Co. ♦ + (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$661 |
| Continental General Insurance Co. ❖ + (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$593 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,671 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,453 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,180 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,934 |
| Equitable Life & Casualty Insurance Co. ♦ + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$981 |
| Equitable Life & Casualty Insurance Co. ❖ + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$871 |
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$1,863 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$1,500 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,009 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,819 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,960 |
| Guarantee Trust Life Insurance Co. + (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$500 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,168 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,885 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$1,388 |
| Mutual of Omaha Insurance Co. ♦ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,626 |
| Mutual of Omaha Insurance Co. ❖ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,414 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,749 |
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$3,454 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$2,132 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$1,928 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo. | 10/21/05 | \$2,426 |
| Pyramid Life Insurance Co. + (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo. | 10/21/05 | \$554 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$2,187 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,796 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Standard Life & Accident Insurance Co. + (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$538 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$1,771 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$2,265 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,666 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,449 |
| Sterling Investors Life Insurance Co. ♦ + (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$680 |
| Sterling Investors Life Insurance Co. ❖ + (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$591 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$1,998 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,848 |
| Unicare Life & Health Insurance Co. + (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 10/26/05 | \$396 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 2 Mo | 3/30/05 | \$2,317 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Call your local State Farm agent.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| United American Insurance Co. + (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 5/20/05 | \$782 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,675 |

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan G - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (80%), foreign travel emergency, and at-home recovery.

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|--|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,680 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,688 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,554 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,352 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,867 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,660 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,143 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,922 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,345 |

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G (continued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,170 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,888 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,676 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,617 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,462 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,003 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$1,812 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$1,639 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$1,904 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,255 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,337 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,162 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G (contiued)

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|---|------|-----------|------------|------------|------------|---------------|---------|
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 2 Mo | 8/18/05 | \$2,246 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,477 |

Virginia Medicare Supplement Policies

Plan H - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and basic drug benefit (80% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan H |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < ▲ (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,564 |
| Anthem BlueCross/Blue Shield (Standard) ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,760 |
| Equitable Life & Casualty Insurance Co. ◆ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,782 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,582 |

⌘ Plans A-L are Guaranteed Issue except for ESRD.

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

◆ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

▲ Plans H-J exclude the drug benefit.

▼ Plans H-J include the drug benefit.

Virginia Medicare Supplement Policies

Plan I - offers coverage for basic benefits plus skilled nursing coninsurance Part A deductible, Part B excess (100%), foreign travel emergency, at-home recovery, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan I |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < ▲ (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,577 |
| Anthem BlueCross/Blue Shield (Standard) ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,952 |
| Anthem BlueCross/Blue Shield (Select) ^ ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,472 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,821 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,616 |

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

▲ Plans H-J exclude the drug benefit.

▼ Plans H-J include the drug benefit.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan J - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), foreign travel emergency, at-home recovery, preventative care, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$3,000).

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan J |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < ▼ (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,835 |
| Anthem BlueCross/Blue Shield (Standard) ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$3,996 |
| Anthem BlueCross/Blue Shield (Select) ^ ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$3,660 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/8/05 | \$1,416 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$2,285 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$2,027 |
| Equitable Life & Casualty Insurance Co. ♦ + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,028 |
| Equitable Life & Casualty Insurance Co. ❖ + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$913 |

< Rates listed for age 70 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates..

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

▼ Plans H-J include the drug benefit.

+ This premium quote is for the High Deductible plan only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan K

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan K |
|--|------|-----------|------------|------------|------------|---------------|--------|
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/8/05 | \$622 |

Benefits for Plan K

- 100% of Part A hospitalization coinsurance plus coverage for 365 days after Medicare benefits end.
- 50% of Medicare-eligible expenses for the first three pints of blood.
- 100% Part B coinsurance for Part B preventive services.
- 50% skilled nursing facility coinsurance.
- 50% Part A deductible.
- 50% hospice cost-sharing for all Medicare Part A eligible expenses and respite care.
- Plan pays 100% of Medicare co-payments, coinsurance and deductibles for the rest of the calendar year after a \$4,000 out-of-pocket annual limit is reached. The limit does not include expenses that exceed Medicare approved amounts.

Virginia Medicare Supplement Policies

Plan L

Age 70 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan L |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/8/05 | \$915 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$1,002 |

Benefits for Plan L

- 100% of Part A hospitalization coinsurance plus coverage for 365 days after Medicare benefits end.
- 75% of Medicare-eligible expenses for the first three pints of blood.
- 75% Part B co-insurance, except 100% coinsurance for Part B preventive services.
- 75% skilled nursing facility co-insurance.
- 75% Part A deductible.
- 75% hospice cost-sharing for all Medicare Part A eligible expenses and respite care.
- Plan pays 100% of Medicare co-payments, coinsurance and deductibles for the rest of the calendar year after a \$2,000 out-of-pocket annual limit is reached. The limit does not include expenses that exceed Medicare approved amounts.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan A - offers coverage for basic benefits.

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,171 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,353 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,179 |
| American Republic Insurance Co. (888) 755-3065 www.aric.com | Z | AA | N | Y | 0 Mo | 1/9/06 | \$1,374 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,284 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,086 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,492 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$2,941 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,823 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,585 |

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A - offers coverage for basic benefits.

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$1,197 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,909 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,608 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$845 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,891 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,593 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,266 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,100 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,569 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,393 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$1,191 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$994 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,902 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,724 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$1,827 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,577 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,372 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$855 |
| Mutual of Omaha Insurance Co. ♦ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,481 |
| Mutual of Omaha Insurance Co. ❖ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,289 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,294 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$2,145 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$1,432 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$1,369 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$1,992 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$1,394 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,176 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$1,347 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$1,940 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,469 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,278 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$1,575 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Contact your local State Farm agent.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,224 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 2 Mo | 8/29/05 | \$1,258 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,030 |

Virginia Medicare Supplement Policies

Plan B - offers coverage for basic benefits plus Part A deductible.

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,514 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,969 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,713 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,716 |
| Anthem BlueCross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,488 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflif.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,529 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,975 |
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$1,561 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,184 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,617 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,347 |

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,657 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,440 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,925 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,708 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$1,488 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,545 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,090 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,817 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,920 |
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$3,050 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$1,753 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$1,653 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$2,096 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,637 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$2,267 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,605 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,396 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$1,981 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,608 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 8/29/05 | \$1,831 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and foreign travel emergency.

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,812 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,346 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,044 |
| American Republic Insurance Co. (888) 755-3065 www.aric.com | Z | AA | N | Y | 0 Mo | 1/9/06 | \$2,122 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,088 |
| Anthem BlueCross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,728 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflif.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,776 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$2,290 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$3,410 |
| BlueCross/BlueShield of the National ♦ Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,892 |

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|---|------|-----------|------------|------------|------------|---------------|---------|
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com ❖ | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,712 |
| Central Reserve Life Insurance Co. (800) 284-2898 Policy Fee is \$25. www.centralreserve.com ♦ | Z | AA | N | Y | 6 Mo | 12/15/05 | \$2,265 |
| Central Reserve Life Insurance Co. (800) 284-2898 Policy Fee is \$25. www.centralreserve.com ❖ | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,969 |
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$2,152 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,370 |
| Continental General Insurance Co. (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com ♦ | Z | AA | N | Y | 0 Mo | 11/30/05 | \$3,779 |
| Continental General Insurance Co. (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com ❖ | Z | AA | N | Y | 0 Mo | 11/30/05 | \$3,389 |
| Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com ♦ | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,812 |
| Continental Life Insurance Co. of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com ❖ | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,574 |
| Equitable Life & Casualty Insurance Co. (800) 352-5150 www.EquiLife.com ♦ | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,397 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,127 |
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$2,198 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$1,729 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,449 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,211 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$3,228 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,453 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,132 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,819 |
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$3,725 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$2,121 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,996 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$2,032 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$2,661 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,883 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,638 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$2,251 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$2,460 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 8/29/05 | \$2,397 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan D - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and at-home recovery.

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,666 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,072 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,804 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflif.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,651 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$2,153 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,777 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,544 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$2,246 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,891 |

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,336 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,312 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,074 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,565 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,361 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,158 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,915 |
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$1,738 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,366 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,168 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,886 |
| Mutual of Omaha Insurance Co. ♦ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,798 |
| Mutual of Omaha Insurance Co. ❖ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,565 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$1,979 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$1,784 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,443 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$2,354 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,538 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,338 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,836 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 8/29/05 | \$2,291 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,548 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan E - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and preventive care.

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan E |
|--|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,666 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,518 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,883 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,689 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,147 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$997 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,176 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,931 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$1,379 |

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan E (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan E |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Pyramid Life Insurance Co. ♦ (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo. | 10/21/05 | \$1,967 |
| Pyramid Life Insurance Co. ❖ (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo. | 10/21/05 | \$1,788 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,257 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,624 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,411 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan F - offers coverage for basic benefits plus skilled nursing coninsurance, Part A deductible, Part B deductible, Part B excess (100%), and foreign travel emergency.

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,825 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,436 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,119 |
| American Republic Insurance Co. (888) 755-3065 www.aric.com | Z | AA | N | Y | 0 Mo | 1/9/06 | \$1,854 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,148 |
| Anthem BlueCross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,872 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,893 |
| Bankers Fidelity Life Insurance Co. + (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,136 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$2,275 |
| Bankers Life & Casualty Co. + (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$390 |

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|--|------|-----------|------------|------------|------------|---------------|---------|
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$3,643 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,900 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,719 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$2,210 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,921 |
| Central Reserve Life Insurance Co. ♦ + (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$788 |
| Central Reserve Life Insurance Co. ❖ + (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$685 |
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$2,247 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$2,437 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$2,130 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,588 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$3,194 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,864 |
| Continental General Insurance Co. ♦ + (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$762 |
| Continental General Insurance Co. ❖ + (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$683 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,949 |
| Continental Life Insurance Co.❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,694 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,568 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,279 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Equitable Life & Casualty Insurance Co. ♦ + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,156 |
| Equitable Life & Casualty Insurance Co. ❖ + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,026 |
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$2,087 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$1,743 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,330 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,104 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$3,401 |
| Guarantee Trust Life Insurance Co. + (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$574 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,527 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,197 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$1,499 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

+ This premium is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Mutual of Omaha Insurance Co. ♦ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,891 |
| Mutual of Omaha Insurance Co. ❖ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,645 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,819 |
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$3,856 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$2,402 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$2,214 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$2,698 |
| Pyramid Life Insurance Co. + (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$667 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$2,515 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$2,052 |
| Standard Life & Accident Insurance Co. + (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$615 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$2,052 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Call your local State Farm agent.

+ This premium is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$2,639 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,940 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,688 |
| Sterling Investors Life Insurance Co. ♦ + (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$792 |
| Sterling Investors Life Insurance Co. ❖ + (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$689 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$2,253 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$2,460 |
| Unicare Life & Health Insurance Co. + (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 10/26/05 | \$504 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 2 Mo | 3/30/05 | \$2,431 |
| United American Insurance Co. + (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 5/20/05 | \$864 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,803 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan G - offers coverage for basic benefits pluss skilled nursing coinsurance, Part A deductible, Part B excess (80%), foreign travel emergency, and at-home recovery.

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|--|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,680 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$2,088 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,789 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,556 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$2,291 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,929 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,466 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,212 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,590 |

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,382 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,256 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,002 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,878 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,700 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,293 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$2,042 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$1,882 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$2,129 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,506 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,578 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,373 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G (continued)

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|---|------|-----------|------------|------------|------------|---------------|---------|
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 2 Mo | 8/18/05 | \$2,413 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,589 |

Virginia Medicare Supplement Policies

Plan H - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan H |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < ▲ (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,564 |
| Anthem BlueCross/Blue Shield (Standard) ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,988 |
| Equitable Life & Casualty Insurance Co. ◆ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$2,102 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,865 |

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

◆ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

▲ Plans H-J exclude the drug benefit.

▼ Plans H-J include the drug benefit.

Virginia Medicare Supplement Policies

Plan I - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (100%), foreign travel emergency, at-home recovery, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan I |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < ▲ (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,577 |
| Anthem BlueCross/Blue Shield (Standard) ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$3,144 |
| Anthem BlueCross/Blue Shield (Select) ^ ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,688 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$2,183 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,937 |

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

▲ Plans H-J exclude the drug benefit.

▼ Plans H-J exclude the drug benefit.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan J - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), foreign travel emergency, at-home recovery, preventive care, and basic drug (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$3,000).

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan J |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < ▲ (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,835 |
| Anthem BlueCross/Blue Shield (Standard) ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$4,152 |
| Anthem BlueCross/Blue Shield (Select) ^ ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$3,768 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/8/05 | \$1,749 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$2,695 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$2,391 |
| Equitable Life & Casualty Insurance Co. ♦ + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,213 |
| Equitable Life & Casualty Insurance Co. ❖ + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,078 |

< Rates listed for age 75 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

▲ Plans H-J exclude the drug benefit.

▼ Plans H-j include the drug benefit.

^ Medicare Select policies are not available in all areas. Call for information on availability.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan K

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan K |
|--|------|-----------|------------|------------|------------|---------------|--------|
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/8/05 | \$769 |

Benefits for Plan K

- 100% of Part A hospitalization coinsurance plus coverage for 365 days after Medicare benefits end.
- 50% of Medicare-eligible expenses for the first three pints of blood.
- 100% Part B coinsurance for Part B preventive services.
- 50% skilled nursing facility coinsurance.
- 50% Part A deductible.
- 50% hospice cost-sharing for all Medicare Part A eligible expenses and respite care.
- Plan pays 100% of Medicare co-payments, coinsurance and deductibles for the rest of the calendar year after a \$4,000 out-of-pocket annual limit is reached. The limit does not include expenses that exceed Medicare approved amounts.

Virginia Medicare Supplement Policies

Plan L

Age 75 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan L |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/8/05 | \$1,131 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$1,069 |

Benefits for Plan L

- 100% of Part A hospitalization coinsurance plus coverage for 365 days after Medicare benefits end.
- 75% of Medicare-eligible expenses for the first three pints of blood.
- 75% Part B co-insurance, except 100% coinsurance for Part B preventive services.
- 75% skilled nursing facility co-insurance.
- 75% Part A deductible.
- 75% hospice cost-sharing for all Medicare Part A eligible expenses and respite care.
- Plan pays 100% of Medicare co-payments, coinsurance and deductibles for the rest of the calendar year after a \$2,000 out-of-pocket annual limit is reached. The limit does not include expenses that exceed Medicare approved amounts.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan A - offers coverage for basic benefits.

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,171 |
| American Pioneer Life Insurance Co. ◆ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,462 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,273 |
| American Republic Insurance Co. (888) 755-3065 www.aric.com | Z | AA | N | Y | 0 Mo | 1/9/06 | \$1,517 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,284 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,139 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,768 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$3,572 |
| Central Reserve Life Insurance Co. ◆ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,994 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,734 |

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

◆ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$1,357 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$2,244 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$1,795 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$902 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$3,166 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,839 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,387 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,206 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,655 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,468 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$1,305 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$998 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,199 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,997 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,044 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,730 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$1,504 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$866 |
| Mutual of Omaha Insurance Co. ♦ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,706 |
| Mutual of Omaha Insurance Co. ❖ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,484 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$1,455 |
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$2,289 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan A (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$1,510 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$1,457 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$2,113 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$1,636 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,305 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$1,513 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$2,128 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,636 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,423 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$1,678 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,224 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 2 Mo | 8/29/05 | \$1,258 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,106 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan B - offers coverage for basic benefits plus Part A deductible.

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|---|------|-----------|----------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y [⌘] | Y | 3 Mo | 10/21/05 | \$1,514 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,165 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,883 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/01/05 | \$1,716 |
| Anthem BlueCross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/01/05 | \$1,488 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflic.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,619 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$2,414 |
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$1,762 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,298 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,868 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,572 |

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,852 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,610 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,054 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,823 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$1,504 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,848 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,327 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,022 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$2,156 |
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$3,288 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan B (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$1,940 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$1,846 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$2,444 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,815 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$2,535 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,788 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,554 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$2,221 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$1,704 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 8/29/05 | \$2,080 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and foreign travel emergency.

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,812 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,563 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,231 |
| American Republic Insurance Co. (888) 755-3065 www.aric.com | Z | AA | N | Y | 0 Mo | 1/9/06 | \$2,315 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,088 |
| Anthem BlueCross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,728 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,895 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$2,812 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$4,141 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$2,096 |

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|--|------|-----------|------------|------------|------------|---------------|---------|
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,897 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$2,483 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$2,159 |
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$2,430 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,509 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$4,142 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$3,715 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$2,013 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,750 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,642 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,344 |
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$2,400 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$1,829 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,841 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,568 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$3,607 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,719 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,364 |
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$2,041 |
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$4,102 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan C (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$2,488 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$2,214 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$2,282 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$2,959 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$2,088 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,816 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$2,524 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$2,700 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 8/29/05 | \$2,545 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan D - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and at home recovery.

Age 80- Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,666 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,281 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$1,985 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,794 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$2,692 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,948 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,693 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$2,640 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$2,112 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,516 |

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,533 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,272 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,755 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,525 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,423 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,150 |
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$1,901 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,645 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,422 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,105 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan D (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan D |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Mutual of Omaha Insurance Co. ♦ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$2,071 |
| Mutual of Omaha Insurance Co. ❖ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,802 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$2,146 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$2,104 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,808 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$2,638 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,719 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,495 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$2,064 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 8/29/05 | \$2,441 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,642 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan E - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, foreign travel emergency, and preventive care.

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan E |
|--|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,666 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$1,872 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,064 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$1,851 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,283 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,115 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,386 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,117 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$1,458 |

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan E (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan E |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Pyramid Life Insurance Co. ♦ (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo. | 10/21/05 | \$2,233 |
| Pyramid Life Insurance Co. ❖ (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$2,030 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,395 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,814 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,578 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan F - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), and foreign travel emergency.

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,825 |
| American Pioneer Life Insurance Co. ♦ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,658 |
| American Pioneer Life Insurance Co. ❖ (800) 538-1053 Policy Fee is \$25. www.amerpion.com | Z | AA | N | Y | 6 Mo | 6/20/05 | \$2,315 |
| American Republic Insurance Co. (888) 755-3065 www.aric.com | Z | AA | N | Y | 0 Mo | 1/9/06 | \$2,028 |
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,148 |
| Anthem BlueCross/Blue Shield (Select) ^ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$1,872 |
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,992 |
| Bankers Fidelity Life Insurance Co. + (866) 458-7500 www.bflc.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$1,194 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$2,779 |
| Bankers Life & Casualty Co. + (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$468 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$4,425 |

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|--|------|-----------|------------|------------|------------|---------------|---------|
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ♦ (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$2,105 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) ❖ (800) 424-7474 www.carefirst.com | A | AA | N | Y | 3 Mo | 10/14/05 | \$1,905 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25 www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$2,419 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25 www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$2,104 |
| Central Reserve Life Insurance Co. ♦ + (800) 284-2898 Policy Fee is \$25 www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$863 |
| Central Reserve Life Insurance Co. ❖ + (800) 284-2898 Policy Fee is \$25 www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$751 |
| Combined Insurance Co. of America (800) 544-5531 www.combinedinsurance.com | A | IA | N | Y | 0 Mo | 7/16/05 | \$2,545 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$2,784 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$2,340 |
| Constitution Life Insurance Co. (800) 789-6364 www.constitutionlife.com | A | AA | N | Y | 6 Mo | 4/13/05 | \$1,749 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$3,499 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$3,138 |
| Continental General Insurance Co. ♦ + (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$835 |
| Continental General Insurance Co. ❖ + (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$749 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$2,165 |
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,882 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,786 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,473 |
| Equitable Life & Casualty Insurance Co. ♦ + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,254 |
| Equitable Life & Casualty Insurance Co. ❖ + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$1,113 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 80- Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Genworth Life and Annuity Insurance Co. (877) 825-9337 www.genworth.com | A | AA | N | Y | 0 Mo | 7/21/05 | \$2,200 |
| Globe Life and Accident Insurance Co. (800) 801-6831 www.globecaremedsupp.com | A | AA | N | Y | 2 Mo | 3/25/05 | \$1,846 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,699 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,437 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$3,808 |
| Guarantee Trust Life Insurance Co. + (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$643 |
| Lincoln Heritage Life Insurance Co. ♦ (800) 438-7180 Policy Fee is \$20 www.lhlic.com | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,801 |
| Lincoln Heritage Life Insurance Co. ❖ (800) 438-7180 Policy Fee is \$20 www.lhlic.comMennonite | Z | AA | N | Y | 0 Mo | 10/25/05 | \$2,436 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$1,577 |
| Mutual of Omaha Insurance Co. ♦ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$2,178 |
| Mutual of Omaha Insurance Co. ❖ (800) 316-0842 www.mutualofomaha.com | Z | AA | N | Y | 0 Mo | 10/3/05 | \$1,894 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

+ This premium quote is for the High Deductible plan only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association

Virginia Medicare Supplement Policies

Plan F (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| National States Insurance Co. (800) 868-6788 | A | IA | N | N | 0 Mo | 8/31/05 | \$2,041 |
| Order of United Commercial Travelers of America (800) 848-0123 www.uct.org | Z | IA | N | Y | 0 Mo | 7/1/05 | \$4,177 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$2,712 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$2,520 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$2,906 |
| Pyramid Life Insurance Co. + (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$748 |
| Reserve National Insurance Co. (800) 654-9106 Policy Fee is \$15 www.reservenational.com | A | AA | N | N | 6 Mo | 7/21/05 | \$2,944 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$2,278 |
| Standard Life & Accident Insurance Co. + (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$683 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$2,305 |
| State Mutual Insurance Co. (877) 872-5500 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 9/22/05 | \$2,930 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$2,152 |

♦ This premium quote is based on Male only.

Call your local State Farm agent.

+ This premium quote is for the Hight Deductible plan only.

Virginia Medicare Supplement Policies

Plan F (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,871 |
| Sterling Investors Life Insurance Co. ♦ + (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$879 |
| Sterling Investors Life Insurance Co. ❖ + (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$764 |
| Sterling Life Insurance Co. (800) 688-0010 www.sterlingplans.com | Z | AA | N | Y | 0 Mo | 12/7/05 | \$2,526 |
| Unicare Life & Health Insurance Co. (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 11/3/05 | \$2,712 |
| Unicare Life & Health Insurance Co. + (800) 459-1732 Policy Fee is \$5 www.unicare.com | A | AA | N | Y | 0 Mo | 10/26/05 | \$636 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 2 Mo | 3/30/05 | \$2,468 |
| United American Insurance Co. + (800) 331-2512 www.unitedamerican.com | A | AA | N | Y | 2 Mo | 5/20/05 | \$928 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,916 |

- ♦ This premium quote is based on Male only.
- ❖ This premium quote is based on Female only.
- + This premium quote is for the High Deductible plan only.

Virginia Medicare Supplement Policies

Plan G - offers coverage for basic benefits plus skilled nursing coinsurance Part A deductible, Part B excess (80%), foreign travel emergency and at-home recovery.

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|--|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,680 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/22/05 | \$2,598 |
| Central Reserve Life Insurance Co. ♦ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,961 |
| Central Reserve Life Insurance Co. ❖ (800) 284-2898 Policy Fee is \$25. www.centralreserve.com | Z | AA | N | Y | 6 Mo | 12/15/05 | \$1,706 |
| Conseco Insurance Co. ♦ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$2,692 |
| Conseco Insurance Co. ❖ (800) 541-2254 Policy Fee is \$15 www.conseco.com | Z | AA | N | Y | 0 Mo | 4/29/05 | \$2,154 |
| Continental General Insurance Co. ♦ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,702 |
| Continental General Insurance Co. ❖ (877) 291-5434 Policy Fee is \$25 www.continentalgeneral.com | Z | AA | N | Y | 0 Mo | 11/30/05 | \$2,423 |
| Continental Life Insurance Co. ♦ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,778 |

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Continental Life Insurance Co. ❖ of Brentwood, TN (800) 264-4000 Policy Fee is \$20 www.contlife.com | Z | AA | N | Y | 3 Mo | 8/16/05 | \$1,544 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,546 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 0 Mo | 4/28/04 | \$2,259 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,176 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,962 |
| Guarantee Trust Life Insurance Co. (800) 338-7452 Policy Fee is \$20 www.gtlic.com | A | AA | N | N | 0 Mo | 12/1/05 | \$2,565 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | IA | Y | Y | 0 Mo | 2/25/05 | \$2,306 |
| Physicians Life Insurance Co. (800) 228-9100 www.physiciansmutual.com | Z | AA | Y | Y | 0 Mo | 2/25/05 | \$2,142 |
| Pyramid Life Insurance Co. (800) 777-1126 www.pyramidlife.com | Z | AA | N | Y | 6 Mo | 10/21/05 | \$2,310 |
| Standard Life & Accident Insurance Co. (888) 290-1085 www.slaico.com | A | AA | N | Y | 0 Mo | 1/6/05 | \$1,848 |
| Sterling Investors Life Insurance Co. ♦ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,762 |
| Sterling Investors Life Insurance Co. ❖ (877) 604-5240 Policy Fee is \$20 | Z | AA | N | Y | 0 Mo | 4/18/05 | \$1,533 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan G (continued)

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|---|------|-----------|------------|------------|------------|---------------|---------|
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 2 Mo | 8/18/05 | \$2,702 |
| USAA Life Insurance Co. (800) 531-8000 www.usaa.com | A | AA | N | Y | 0 Mo | 2/14/05 | \$1,691 |

Virginia Medicare Supplement Policies

Plan H - offers coverage for basic benefits plus skiller nursing coinsurance, Part A deductible, foreign travel emergency, and basic drug benefit (50% of prescription drug cost that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan H |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < ▲ (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,564 |
| Anthem BlueCross/Blue Shield (Standard) ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,988 |
| Equitable Life & Casualty Insurance Co. ◆ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$2,305 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$2,045 |

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

◆ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

▲ Plans H-J exclude the drug benefit.

▼ Plans H-J include the drug benefit.

Virginia Medicare Supplement Policies

Plan I - offers coverage for basic benefits plus skilled nursing coinsurance Part A deductible, Part B excess (100%), foreign travel emergency, at-home recovery, and basic drug benefit (50% of prescription drug costs that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$1,250).

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan I |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < ▲ (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,577 |
| Anthem BlueCross/Blue Shield (Standard) ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$3,144 |
| Anthem BlueCross/Blue Shield (Select) ^ ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$2,688 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$2,448 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$2,173 |

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

▲ Plans H-J exclude the drug benefit.

▼ Plans H-J include the drug benefit.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan J - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), foreign travel emergency, at-home recovery, basic drug benefit (50% of prescription drug cost that Medicare doesn't cover, after a yearly deductible of \$250, up to a maximum benefit of \$3,000), and preventive care.

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan J |
|---|------|-----------|------------|------------|------------|---------------|---------|
| AARP Health Care Options United HealthCare Insurance Co. < ▲ (800) 523-5800 www.aarphealthcare.com | A | COMM | Y⌘ | Y | 3 Mo | 10/21/05 | \$1,835 |
| Anthem BlueCross/Blue Shield (Standard) ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$4,152 |
| Anthem BlueCross/Blue Shield (Select) ^ ▼ (800) 443-6646 www.anthem.com | A | IA | N | Y | 6 Mo | 12/1/05 | \$3,768 |
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/08/05 | \$2,181 |
| Equitable Life & Casualty Insurance Co. ♦ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$2,975 |
| Equitable Life & Casualty Insurance Co. ❖ (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$2,640 |
| Equitable Life & Casualty Insurance Co. ♦ + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,340 |
| Equitable Life & Casualty Insurance Co. ❖ + (800) 352-5150 www.EquiLife.com | Z | AA | N | N | 6 Mo | 4/28/04 | \$1,188 |

< Rates listed for age 80 are available for those individuals applying for coverage more than 3 years after their Medicare Part B effective date and meeting underwriting requirements. If you are applying for coverage within 3 years of your Medicare Part B effective date, please refer to the age 65 rates.

⌘ Plans A-L are Guaranteed Issue except for ESRD.

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

▲ Plans H-J exclude the drug benefit.

▼ Plans H-J include the drug benefit.

+ This premium quote if for the High Deductible plan only.

^ Medicare Select policies are not available in all areas. Call for information on availability.

Virginia Medicare Supplement Policies

Plan K

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan K |
|--|------|-----------|------------|------------|------------|---------------|--------|
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/8/05 | \$958 |

Benefits for Plan K

- 100% of Part A hospitalization coinsurance plus coverage for 365 days after Medicare benefits end.
- 50% of Medicare-eligible expenses for the first three pints of blood.
- 100% Part B coinsurance for Part B preventive services.
- 50% skilled nursing facility coinsurance.
- 50% Part A deductible.
- 50% hospice cost-sharing for all Medicare Part A eligible expenses and respite care.
- Plan pays 100% of Medicare co-payments, coinsurance and deductibles for the rest of the calendar year after a \$4,000 out-of-pocket annual limit is reached. The limit does not include expenses that exceed Medicare approved amounts.

Virginia Medicare Supplement Policies

Plan L

Age 80 - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan L |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Bankers Life & Casualty Co. (800) 621-3724 www.bankerslife.com | A | AA | N | N | 0 Mo | 11/8/05 | \$1,410 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$1,128 |

Benefits for Plan L

- 100% of Part A hospitalization coinsurance plus coverage for 365 days after Medicare benefits end.
- 75% of Medicare-eligible expenses for the first three pints of blood.
- 75% Part B co-insurance, except 100% coinsurance for Part B preventive services.
- 75% skilled nursing facility co-insurance.
- 75% Part A deductible.
- 75% hospice cost-sharing for all Medicare Part A eligible expenses and respite care.
- Plan pays 100% of Medicare co-payments, coinsurance and deductibles for the rest of the calendar year after a \$2,000 out-of-pocket annual limit is reached. The limit does not include expenses that exceed Medicare approved amounts.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan A - offers coverage for basic benefits.

Under Age 65 - Disabled - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan A |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflif.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$2,232 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$3,904 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,675 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,425 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$1,458 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$2,043 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan B - offers coverage for basic benefits plus Part A deductible.

Under Age 65 - Disabled Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan B |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Bankers Fidelity Life Insurance Co. (866) 458-7500 www.bflif.com | Z | IA | N | Y | 0 Mo | 6/7/05 | \$3,121 |
| United American Insurance Co. (800) 331-2512 www.unitedamerican.com | A | IA | N | Y | 6 Mo | 8/18/05 | \$2,176 |

Virginia Medicare Supplement Policies

Plan C - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, and foreign travel emergency.

Under Age 65 - Disabled - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan C |
|--|------|-----------|------------|------------|------------|---------------|---------|
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$5,663 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$3,293 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,972 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$3,081 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan E - offers coverage for basic benefits. (OLIVIA)

Under Age 65 - Disabled - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan E |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$2,196 |

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Virginia Medicare Supplement Policies

Plan F - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B deductible, Part B excess (100%), and foreign travel emergency.

Under Age 65 - Disabled - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan F |
|--|------|-----------|------------|------------|------------|---------------|---------|
| Anthem BlueCross/Blue Shield (Standard) (800) 443-6646 www.anthem.com | A | COMM | Y | Y | 6 Mo | 10/31/05 | \$7,608 |
| BlueCross/BlueShield of the National Capital Area - Carefirst (GHMSI) (800) 424-7474 www.carefirst.com | A | AA | Y | Y | 3 Mo | 10/14/05 | \$5,705 |
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$3,127 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,829 |
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$2,446 |
| State Farm Mutual Automobile Insurance Co. # www.statefarm.com | Z | AA | N | Y | 0 Mo | 10/31/05 | \$3,112 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.

Call your local State Farm agent.

Virginia Medicare Supplement Policies

Plan G - offers coverage for basic benefits plus skilled nursing coinsurance, Part A deductible, Part B excess (80%), foreign travel emergency, and at-home recovery.

Under Age 65 - Disabled - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan G |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Golden Rule Insurance Co. ♦ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$2,104 |
| Golden Rule Insurance Co. ❖ (800) 474-4467 www.goldenrule.com | Z | AA | N | N | 6 Mo | 10/24/05 | \$1,902 |

♦ This premium quote is based on Male only.

❖ This premium quote is based on Female only.

Virginia Medicare Supplement Policies

Plan L

Under Age 65 - Disabled - Annual Premiums

| COMPANY | Area | Prem Type | Guar Issue | Cross Over | Pre-X Wait | Date Approved | Plan L |
|---|------|-----------|------------|------------|------------|---------------|---------|
| Mennonite Mutual Aid Assoc. ***** (800) 348-7468 www.mma-online.org | Z | IA | N | N | 0 Mo | 12/21/05 | \$1,753 |

Benefits for Plan L

- 100% of Part A hospitalization coinsurance plus coverage for 365 days after Medicare benefits end.
- 75% of Medicare-eligible expenses for the first three pints of blood.
- 75% Part B co-insurance, except 100% coinsurance for Part B preventive services.
- 75% skilled nursing facility co-insurance.
- 75% Part A deductible.
- 75% hospice cost-sharing for all Medicare Part A eligible expenses and respite care.
- Plan pays 100% of Medicare co-payments, coinsurance and deductibles for the rest of the calendar year after a \$2,000 out-of-pocket annual limit is reached. The limit does not include expenses that exceed Medicare approved amounts.

***** Mennonite Mutual Aid Association is a fraternal benefit society. Its policies are available only to persons eligible for membership in the Association.



For Office Use
Only

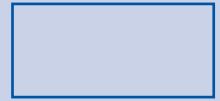
State Corporation Commission

Bureau of Insurance

Life and Health Division

Post Office Box 1157
Richmond, VA 23218

www.scc.virginia.gov
1-877-310-6560



For Office Use
Only

I wish to file a complaint: (please print)

1. My name is: _____ Day Telephone: _____
(Area Code+Number)

2. Mailing Address: _____
(Street/Apt. Number)
City: _____ State: _____ ZIP: _____

3. If you are not the insured or the person on whose behalf this complaint is being filed, please tell us who is and explain your relationship:

4. I am complaining against _____
(Name of Insurance Company, Agent or Health Maintenance Organization (HMO))

(Address, if known)

5. The Insured's Policy, Certificate or ID Number is: _____

6. The type of insurance is: Life Health Annuity Credit Disability
(please circle) Long-Term Care Medigap

My Insurance Plan is: Group Individual HMO*
(please circle)

***Note: HMOs are required by law to have internal grievance procedures for their members, and the procedure to follow is explained in your contract or evidence of coverage. Before filing a complaint against an HMO, you are urged to take advantage of your HMO's grievance procedure. If your HMO complaint involves quality of care issues, the Bureau of Insurance will forward your complaint to the Virginia Department of Health for a response.**

The details of my complaint are: (type or print clearly, use other side if needed)

I am enclosing copies of all correspondence or other papers relating to this matter that may assist the Bureau of Insurance, or the Department of Health, in its evaluation of my complaint. I understand and agree that a copy of this form and any or all of the enclosed information may be provided to the party complained against or the appropriate state or federal agency. I also agree that by signing this form I authorize the Bureau of Insurance, or the Department of Health, to obtain any information required to evaluate my complaint.

(Date)

(Signature)